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BLANDERS FOR DELINO	31								
	No	States Ban orthern Distri	kruptcy ct of Illin	Cour	t			Voluntary	Petition
Name of Debtor (if ind Henzel, Elaine H	i idual, enter Last, Firs	t, Middle):	1111	Nan	ne of Joint	Debtor (Spor	use) (Last, First,	Middle):	
All Other Names used b (include married, maide		8 years		All (inc.	Other Nam lude marri	nes used by th ed, maiden, a	ie Joint Debtor i nd trade names)	n the last 8 years	
Last four digits of Soc. 5 (if more than one, state all) xxx-xx-8959	se, or Individual-Taxp	ayer I.D. (ITIN)/Co	omplete EIN	Last (if mo	four digits re than one, s	s of Soc. Sec, tate alt)	or Individual-T	axpayer I.D. (ITIN) No	o./Complete EIN
Street Address of Debtor 714 Lindsay Circl North Aurora, IL		and State):	ZIP Cod		t Address	of Joint Debi	tor (No. and Stre	et, City, and State):	ZíP Code
County of Residence or	of the Principal Place o	f Business:	60542	Cou	ity of Resi	idence or of t	he Principal Plac	e of Business:	
Kane Mailing Address of Debt	(if different from sto	wat addraces		Mair	inn Adda	·····			
	v (ii dinoloni nom 3p	vot uduressy.	71D C- 4		ing Addres	ss of Joint De	otor (if differen	from street address)	
Location of Principal Ass	to of Qualitate Debay	-	ZIP Code				н		ZIP Code
(if different from street a	ctress above):								
Type of ((Form of Organization			e of Business			Chapte	er of Bankrupt	cy Code Under Which d (Check one box)	h
Individual (includes) See Exhibit D on page 2 □ Corporation (includes □ Partnership □ Other (If debtor is not or theck this box and state	f this form. LLC and LLP)	☐ Health Care E☐ Single Asset in 11 U.S.C. ☐ Railroad ☐ Stockbroker ☐ Commodity B☐ Clearing Bank	Real Estate as § 101 (51B) Broker	s defined	Cha Cha Cha Cha	pter 7 pter 9 pter 11 pter 12	□ Cha of a □ Cha	pter 15 Petition for Re Foreign Main Proceed pter 15 Petition for Re Foreign Nonmain Pro	ling cognition
Chapter 15 Country of debtor's center of Each country in which a fore by, regarding, or against deb	f main interests:		f the United St	e) ation ates	define "incu	ed in 11 U.S.C. N'ed by an indiv	Nature of (Check of consumer debts, § 101(8) as vidual primarily for t household purpo	ne box) Debts a busines	re primarily s debts,
Filin Full Filing Fee attached	Fee (Check one box)		one box:	mall busines		pter II Debtor		
attach signed application debtor is unable to pay fe form 3A. ☐ Filing Fee waiver requests	tallments (applicable to individuals only). Must by the court's consideration certifying that the except in installments. Rule (006(b). See Official are (applicable to chapter 7 individuals only). Must are (applicable to chapter 7 individuals only). Must are (applicable to chapter 7 individuals only). Applicable to chapter 7 individuals only). Applicable to chapter 7 individuals only).			Pebtor is not f: Pebtor's agg re less than all applicable plan is beju cceptances	or is a small business debtor as defined in 11 U.S.C. § 101(51D), or is not a small business debtor as defined in 11 U.S.C. § 101(51D), or's aggregate noncontingent tiquidated debts (excluding debts owed to insiders or affiliates) ass than \$2,490,925 (amount subject to adjustment on 4/01/16 and every three years thereafter), pplicable boxes: In its being filed with this petition, prances of the plan were solicited prepetition from one or more classes of creditors, cordance with 11 U.S.C. § 1126(b).				
Statistical/Administrative Debtor estimates that f Debtor estimates that, a there will be no funds a	nds will be available : ater any exempt prope vailable for distributio	rty is excluded and	insecured crea	ditors.	111	a.c., § 1120(b).		ACE IS FOR COURT US	SÉ ONLY
Estimated Number of Cred	0- 200- 1.] □ ,000- 5,001- ,000 10,000	-100,01	25,001- 50,000	50,001- 100,000	OVER 100,000			
	20,000 to \$1 to	,000,001 \$10,000,001 \$10 to \$50 Ition million	\$50,000,001 s	\$100,000,001 o \$500 million	5300,000,001 to \$1 billion	More than \$1 billion			
Stimated Liabilities	0,000 to \$500,001 \$1 0,000 to \$1 to	000,001 \$10,000,001 \$10 to \$50 llion million	\$50,000,001 \$ \$0,\$100 k	100,000,001	\$500,000,001 to \$1 billion	More than			

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			Wat	Page 1
Volunta	ıry Pet	tion	Name of Debtor(s): Henzel, Elaine H	
(This page i	must be c	mpleted and filed in every case)		
		All Prior Bankruptcy Cases Filed Within Las	t 8 Years (If more than two, attach ac	lditional sheet)
Location Where Filed	i: - Non		Case Number:	Date Filed:
Location Where Filed	i:		Case Number:	Date Filed:
	Pending I	ankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)
Name of De	ebtor:		Case Number:	Date Filed:
District:		1111	Relationship:	Judge:
1.1		Exhibit A	Ex	L hibit B
forms 10K pursuant to and is requ	and 10Q Section sesting rel	debtor is required to file periodic reports (e.g., with the Securities and Exchange Commission 3 or 15(d) of the Securities Exchange Act of 1934 of under chapter 11.)	I, the attorney for the petitioner named have informed the petitioner that [he of 12, or 13 of title 11. United States Coo	whose debts are primarily consumer debts.) In the foregoing petition, declare that I is she] may proceed under chapter 7. It, le, and have explained the relief available ify that I delivered to the debtor the notice 1/6/2015
			Signature of Attorney for Debtor(s) Patlence R. Clark 6282669	
		Exh	ibit C	100
Does the deb ☐ Yes, an ■ No.	otor own or nd Exhibit (have possession of any property that poses or is alleged to is attached and made a part of this petition.		harm to public health or safety?
Exhibit Exhibi	it D comp oint petitic	every individual debtor. If a joint petition is filed, eac eted and signed by the debtor is attached and made a	a part of this petition.	separate Exhibit D.)
		Information Regardin	-	
		(Check any ap	plicable box)	
	Debto days i	has been domiciled or has had a residence, principa nmediately preceding the date of this petition or for a	I place of business, or principal assets a longer part of such 180 days than in	in this District for 180 any other District.
	There	is a bankruptcy case concerning debtor's affiliate, ge	neral partner, or partnership pending i	n this District.
	procee	is a debtor in a foreign proceeding and has its princ strict, or has no principal place of business or assets ding [in a federal or state court] in this District, or the in this District.	in the United States but is a defendant tinterests of the parties will be served	t in an action or I in regard to the relief
		Certification by a Debtor Who Resides (Check all appli	cable boxes)	
	Landio	rd has a judgment against the debtor for possession o	of debtor's residence. (If box checked, c	omplete the following.)
		(Name of landlord that obtained judgment)	_	
		(Address of landlord)	_	
0	Debtor the enti	claims that under applicable nonbankruptcy law, then e monetary default that gave rise to the judgment for	re are circumstances under which the	debtor would be permitted to cure
	Debtor	has included with this petition the deposit with the confiling of the petition.	LUGSESSION, AHEEF THE HIGGENANT FOR BA	25566010 - 110 - 1 - 1 - 1
		tertifies that he/she has served the Landlord with this		

	(Official Form 1)(04		Pag
ı	oluntary Pet	1	Name of Debtor(s): Henzel, Elaine H
A	his page must be co	mpleted and filed in every case)	
	Signa		natures
X	l declare under pen petition is true and [If petitioner is an i has chosen to file u chapter 7, 11, 12, o available under eac [If no attorney repripetition] I have obtil request relief in ad specified in this pet	Irre(s) of Debtor(s) (Individual/Joint) Ity of perjury that the information provided in this orrect. dividual whose debts are primarily consumer debts and der chapter 71 am aware that I may proceed under 13 of title 11, United States Code, understand the relief such chapter, and choose to proceed under chapter 7, sents me and no bankruptcy petition preparer signs the ined and read the notice required by 11 U.S.C. §342(b). Cordance with the chapter of title 11, United States Code, ion.	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. (Check only one box.) I request relief in accordance with chapter 15 of title 11. United States Cod Certified copies of the documents required by 11 U.S.C. §1515 are attached. Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter.
	Telephone Numb	r (If not represented by attorney)	
X	Date /s/ Patience F Signature of Attor Patience R, Cl	Signature of Attorney* Clark ney for Debtor(s)	Signature of Non-Attorney Bankruptcy Petition Preparer 1 declare under penalty of perjury that: (1) 1 am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.
	Law Office of F	atience R. Clark, P.C.	
	Firm Name 100 N. LaSalle Suite 2400 Chicago, IL 60 Address	Street	Printed Name and title, if any, of Bankruptcy Petition Preparer Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)
	Telephone Numbe		Address
	information that the sci		X
-	Signatur	of Debtor (Corporation/Partnership)	Date
	on behalf of the debu	lief in accordance with the chapter of tirls 11. United	Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:
X.	Signature of Autho	ized Individual	te
-	Printed Name of A	thorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.
-	Title of Authorized	ndividual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both, 11 U.S.C. §110; 18 U.S.C. §156.
Ī	Date		

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B ID (Official Form II Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Elaine H Henzel		Case No.	
	4	Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling ager cy approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repower plan developed through the agency.
- □ 2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- □ 3. I ce tify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 10 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am	not required to receive a credit counseling briefing because of: [Check the applicable
statement. I [Mus	be accompanied by a motion for determination by the court.]
°	be accompanied by a motion for aetermination by the court.]

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B 1D (Official Form 1 Exhibit D) (12/09) - Cont.

Page 2

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental tefficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 1 I U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor

Elaine H Henzel

Date:

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